

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

<b>NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM</b>	
U.S. Bankruptcy Court 402 East State Street Trenton, NJ 08608 Telephone number: 609-858-9333  Honorable Kathryn C. Ferguson, U.S. Bankruptcy Judge	
<b>CASE NUMBER:</b> 20-13167-KCF	<b>DATE FILED::</b> 2/26/20
<b>In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):</b> Raphael S Gardee xxx-xx-0208	<b>ADDRESS OF DEBTOR(S):</b> 161 Pleasant Valley Rd Titusville, NJ 08560
<b>DEBTOR'S ATTORNEY:</b> Andre L. Kydala Andre Kydala, Esq. 12 Lower Center Street PO Box 5537 Clinton, NJ 08809  (908) 735-2616	<b>TRUSTEE:</b> Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496 (609) 386-8700

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

12/17/20

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: September 21, 2020

FOR THE COURT  
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Raphael S Gardee  
DebtorCase No. 20-13167-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: noaPage 1 of 2  
Total Noticed: 44

Date Rcvd: Sep 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2020.

db +Raphael S Gardee, 161 Pleasant Valley Rd, Titusville, NJ 08560-2104  
 cr +Eastern Funding LLC, C/O Saldutti Law Group, 800 N. Kings Highway, Suite 300,  
 Cherry Hill, NJ 08034-1511  
 cr +PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY,  
 MIAMISBURG, OH 45342-5421  
 518732565 +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625  
 518732567 +Armac, 71 Passaic Ave, Florham Park, NJ 07932-3040  
 518732568 +Baldor Foods, 155 Food Center Dr, Bronx, NY 10474-7136  
 518732570 +Begley Carlin and Mandio, 680 Middletown Blvd, Langhorne, PA 19047-1817  
 518732572 +Bunker Hill, 7 Three Acre Lane, Princeton, NJ 08540-8437  
 518732575 +Columbus Central, PO Box 220, Columbus, NJ 08022-0220  
 518732577 +Crivelli and Barbati, 2653 Nottingham Way, Trenton, NJ 08619-4109  
 518801995 +Eastern Funding, LLC, c/o Saldutti Law Group, 800 Kings Highway N., Suite 300,  
 Cherry Hill, NJ 08034-1511  
 518732578 +Fedex, PO Box 371461, Pittsburgh, PA 15250-7461  
 518732579 +Fulton Bank, Attn Eisenberg Gold and Agarwal, 1040 North Kings Highway,  
 Cherry Hill, NJ 08034-1908  
 518732582 +JCP&L, PO Box 3687, Akron, OH 44309-3687  
 518732584 +MLR Solutions, PO Box 60536, King of Prussia, PA 19406-0536  
 518732585 +New Chapter Inc, Attn Amato and Keating, 107 North Commerce Way, Bethlehem, PA 18017-8913  
 518732586 +PA Dept of Revenue, PO Box 280431, Harrisburg, PA 17128-0431  
 518732587 +PACCAR Financial, 4991 W US Hwy 20, Horsham, PA 19044  
 518793056 +PNC, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 518732588 +PNC, PO Box 747032, Pittsburgh, PA 15274-7032  
 518732589 +Princeton Nassau Pediatrics, 301 Harrison Street, Princeton, NJ 08540-3527  
 518732590 +Princeton Orthopedics, 325 Princeton Ave, Princeton, NJ 08540-1617  
 518732591 +Quest Diagnostics, PO Box 64813, Baltimore, MD 21264-4813  
 518962596 +RAINFOREST DISTRIBUTION, C/O SKLAR LAW LLC, 20 BRACE ROAD SUTIE 205,  
 CHERRY HILL, NJ 08034-2634  
 518732593 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ, PO Box 269, Trenton, NJ 08695)  
 518732592 Sklar Law, 1200 Laurel Rd, Voorhees, NJ 08043  
 518732594 +Stockx, 1046 Woodward Ave, Detroit, MI 48226-1906  
 518732595 +Township of Falls Authority, 557 Lincoln Highway, Fairless Hills, PA 19030-1401  
 518732597 +Vengroff Williams Inc, PO Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Sep 22 2020 03:28:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2020 23:57:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 21 2020 23:57:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcy@fult.com Sep 21 2020 23:58:18 Fulton Bank, NA,  
 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411  
 518732564 +EDI: RMCB.COM Sep 22 2020 03:28:00 AMCA, 2269 S Saw Mill River Rd,  
 Elmsford, NY 10523-3832  
 518732566 +EDI: AMEREXPR.COM Sep 22 2020 03:28:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 518732571 EDI: BMW.COM Sep 22 2020 03:28:00 BMW Financial, PO Box 3608, Dublin, OH 43016  
 518732569 +EDI: TSYS2.COM Sep 22 2020 03:28:00 Barclays Bank, 125 South West Street,  
 Wilmington, DE 19801-5014  
 518732574 +EDI: PHINHARRIS Sep 22 2020 03:28:00 Childrens Hosp of Phil, PO Box 5462,  
 Chicago, IL 60680-5462  
 518732576 +EDI: COMCASTBLCENT Sep 22 2020 03:28:00 Comcast Business, PO Box 70219,  
 Philadelphia, PA 19176-0219  
 518807763 +E-mail/Text: bankruptcy@fult.com Sep 21 2020 23:58:18 Fulton Bank, NA,  
 533 Fellowship Road, Suite 250, Mount Laurel, New Jersey 08054-3411  
 518732580 +EDI: IIC9.COM Sep 22 2020 03:28:00 IC Systems, 444 Highway 96 East,  
 Saint Paul, MN 55127-2557  
 518732581 +EDI: IRS.COM Sep 22 2020 03:28:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346  
 518732583 +E-mail/Text: bknotices@mbandw.com Sep 21 2020 23:57:55 McCarthy Burgess and Wolff,  
 26000 cannon Rd, Bedford, OH 44146-1807  
 518732596 +E-mail/Text: customercredittterms@unfi.com Sep 21 2020 23:56:37 United Natural Foods,  
 313 Iron Horse Way, Providence, RI 02908-5637

TOTAL: 15

District/off: 0312-3

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518732573 CAR LOAN  
aty\* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Amar Anand Agrawal on behalf of Creditor Fulton Bank, NA aagrawal@egalawfirm.com,  
ksantiago@egalawfirm.com, jwingfield@egalawfirm.com  
Andre L. Kydala on behalf of Debtor Raphael S Gardee kydalalaw@aim.com, kydalalaw@aim.com  
Andrew Sklar on behalf of Creditor Rainforest Distribution andy@sklarlaw.com  
Christian Del Toro on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
cdeltoro@martonelaw.com, bky@martonelaw.com  
Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National  
Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com  
Margaret Mcgee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov  
Rebecca K. McDowell on behalf of Creditor Eastern Funding LLC rmcowell@slgcollect.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11